

Health Coverage Matters! Importance of Insurance for Women

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For the
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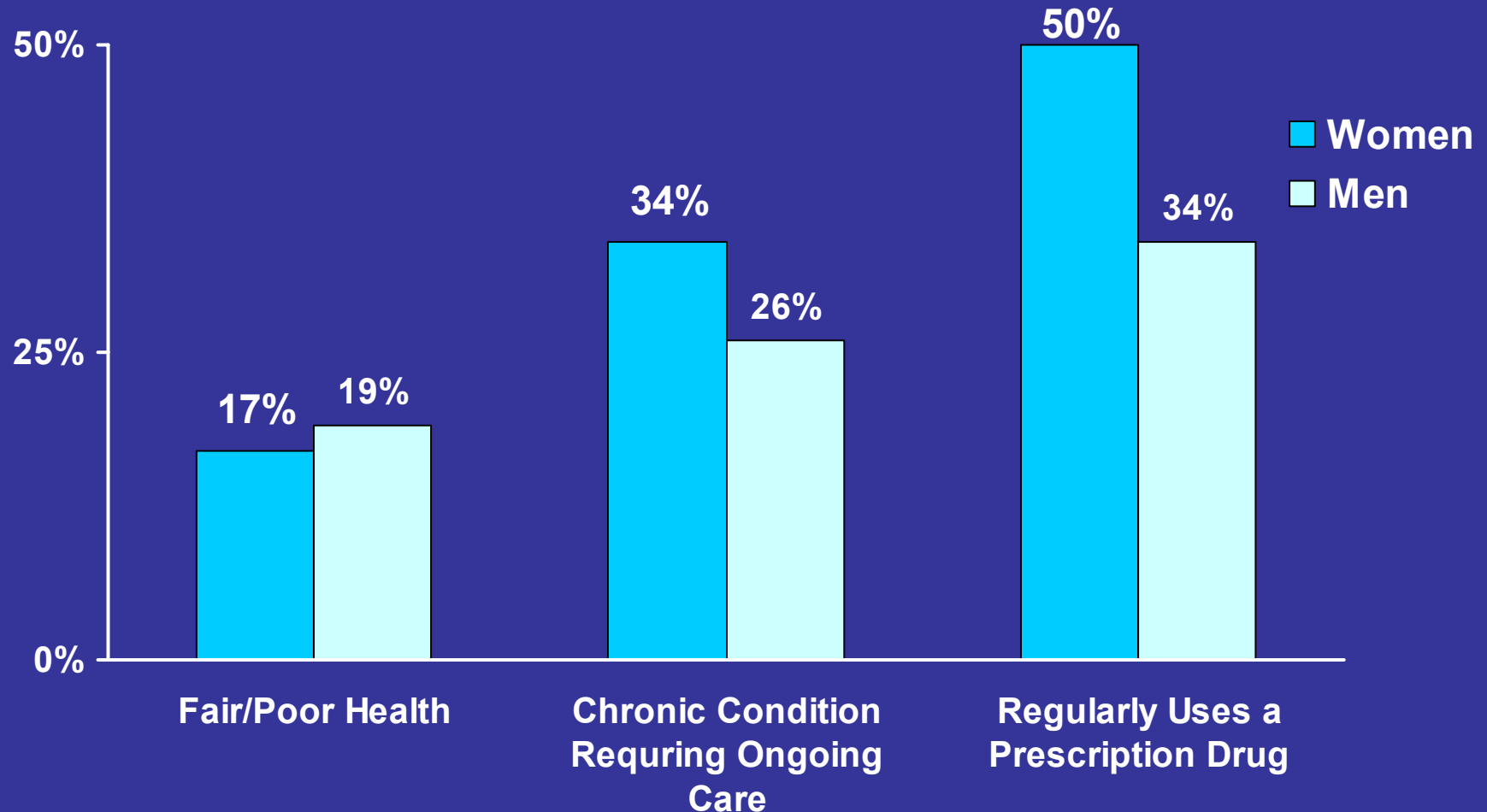
Los Angeles, CA
May 24, 2007



The Importance of Insurance

- **Why focus on women?**
 - Health needs
 - Economic disadvantage
 - Reliance on public funding
 - MediCal
 - FamilyPACT
 - Breast and Cervical Cancer Treatment Program
 - Every Woman Counts

Women have broad health needs across the lifespan... beyond reproductive care

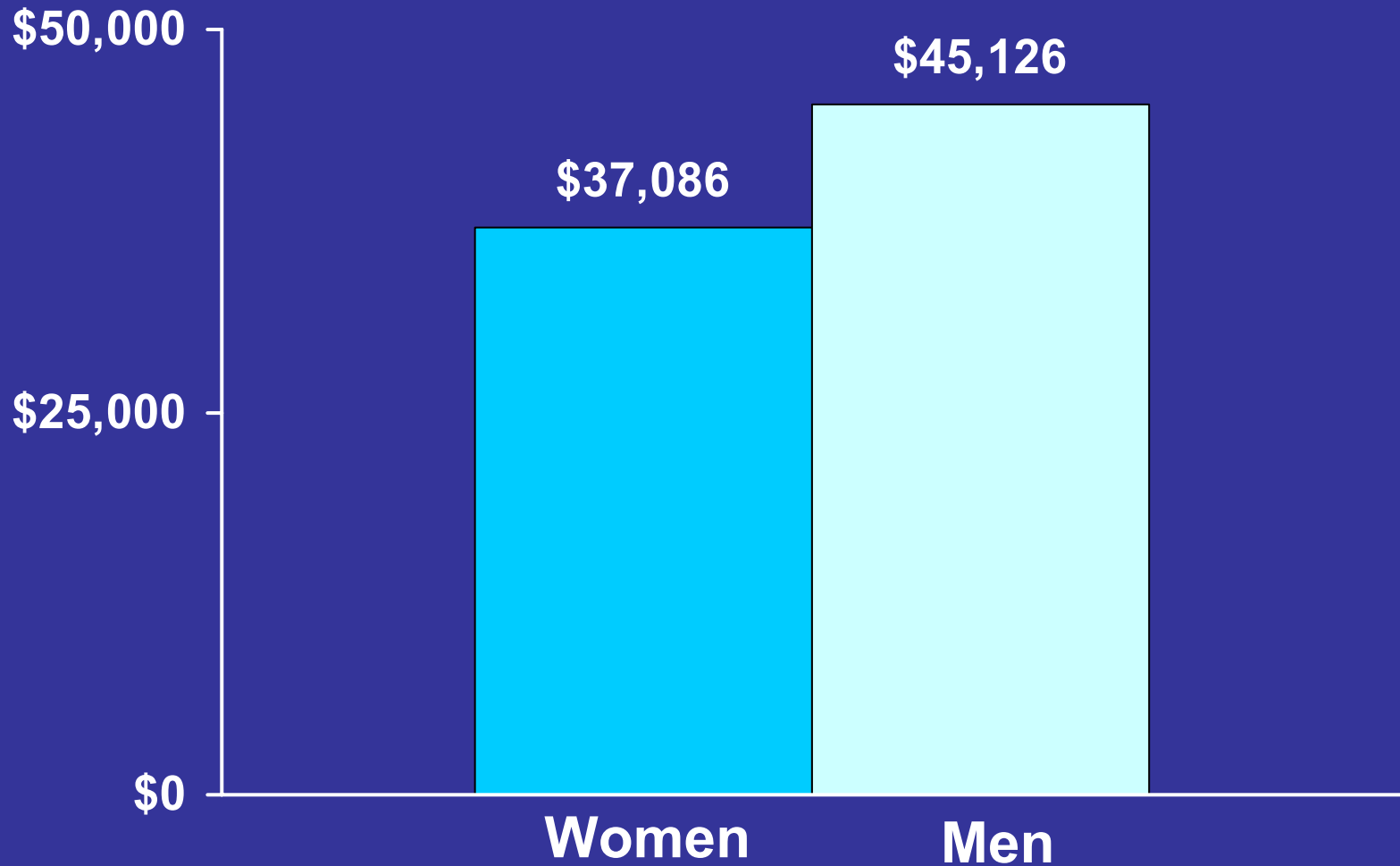


Note: Includes women and men ages 18 to 64.

SOURCE: Henry J. Kaiser Family Foundation (KFF), *Kaiser Women's Health Survey*, 2004.

Wage gap persists...

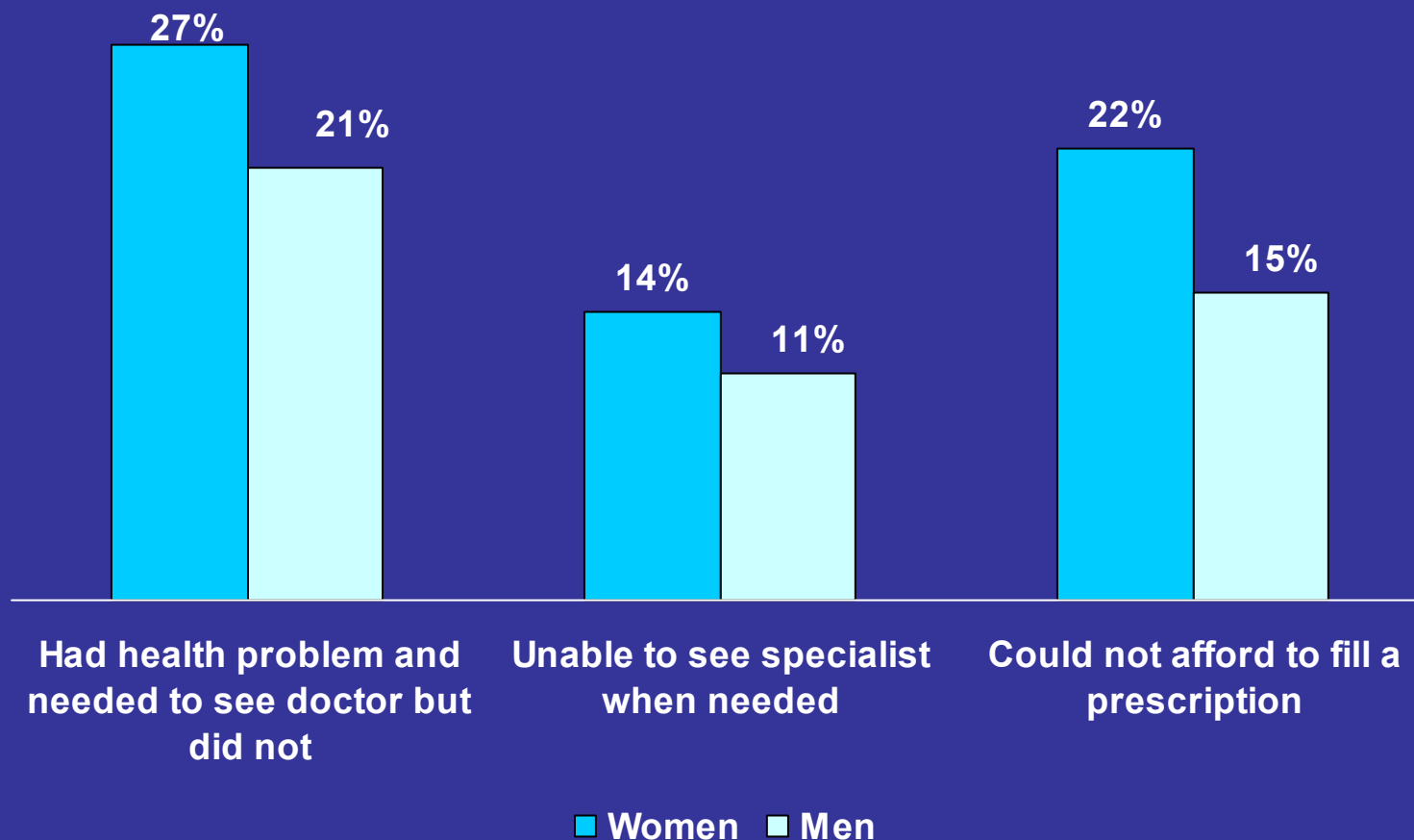
Median Annual Income in CA, by Sex, 2005



Note: Data is for full-time, full-year workers, 16 years and older.
Source: U.S. Bureau of the Census, American Community Survey, 2005

Access to health services is a problem for many women

Percentage reporting in the past year that they:

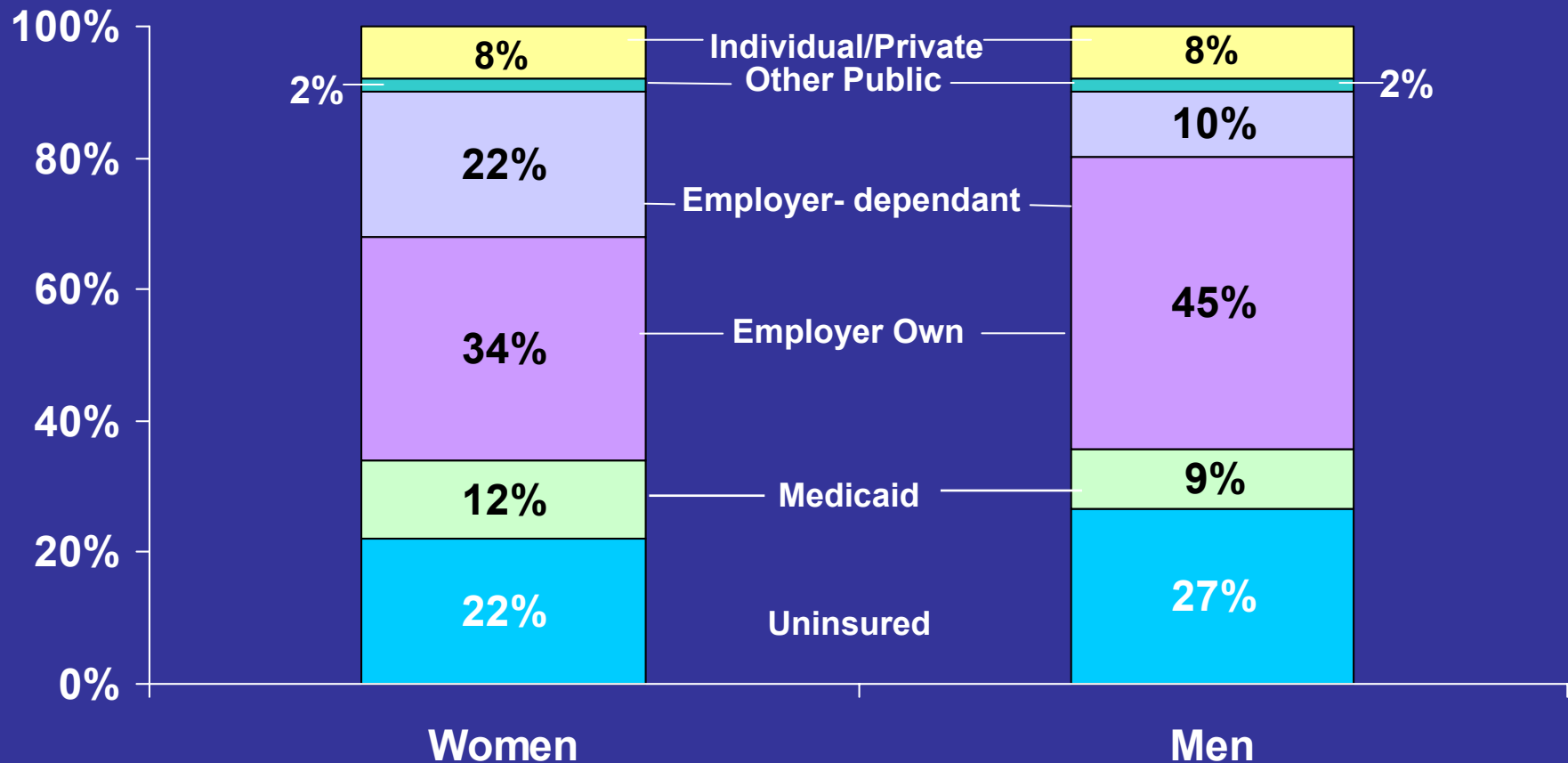


Note: Includes women and men ages 18 to 64.

Source: Henry J. Kaiser Family Foundation, *Kaiser Women's Health Survey*, 2004.

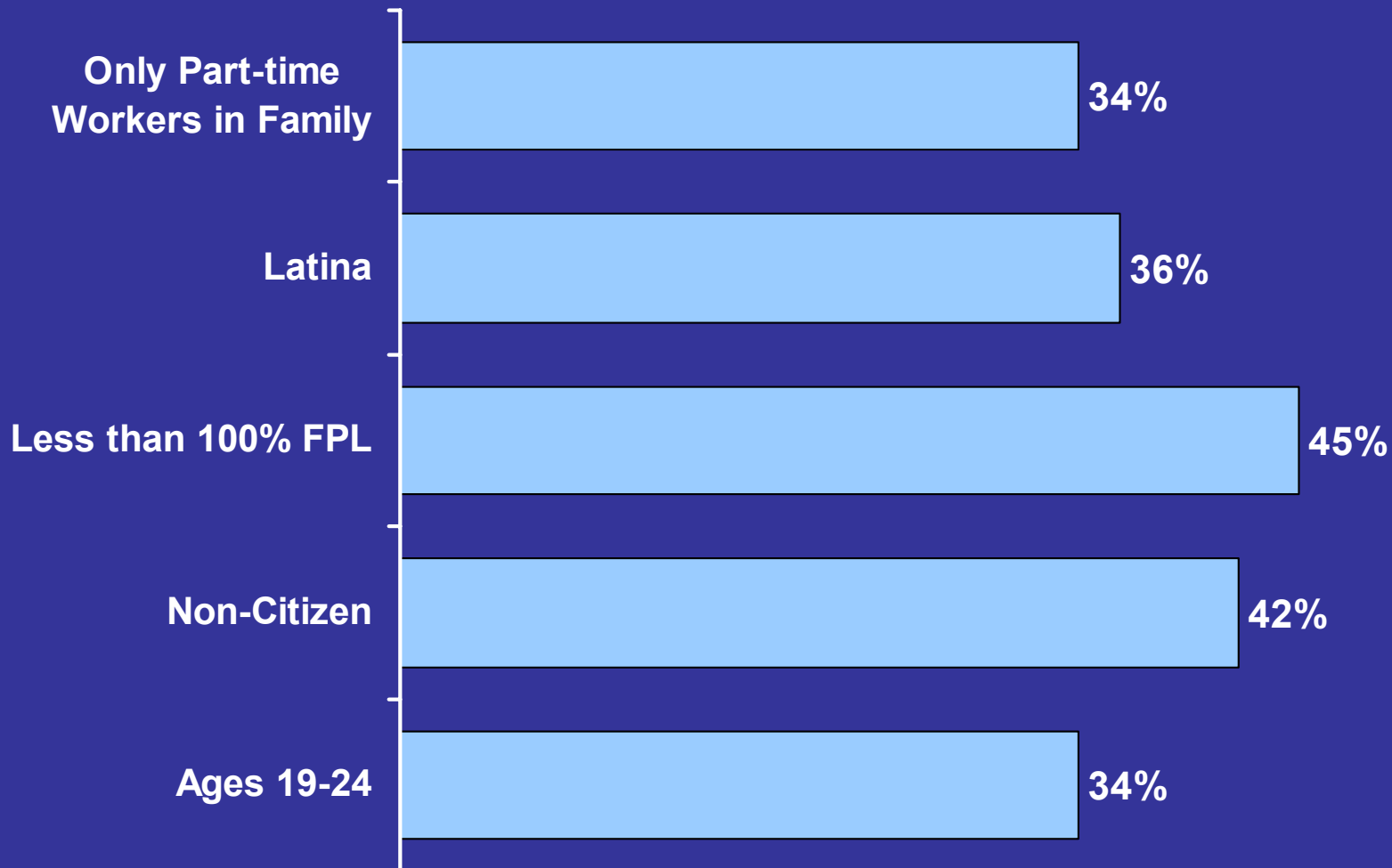
Coverage Patterns Differ Between Men and Women

Health Insurance Coverage of California Adults 18 to 64, by Sex, 2004-2005



Who are the women at high risk for being uninsured?

Percentage of California Women who are Uninsured, 2004-2005

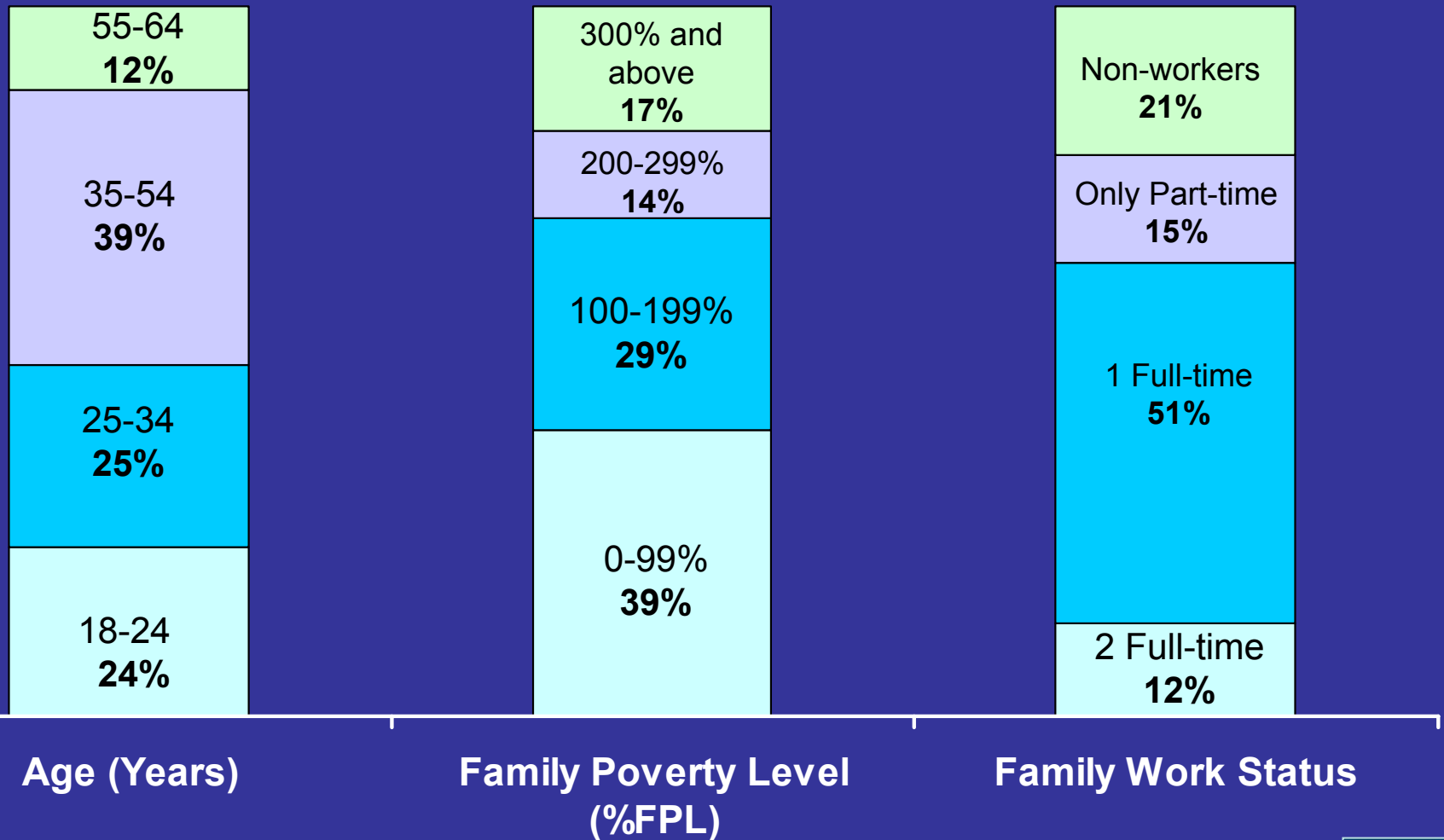


Includes women 18 to 64 years.

Source: Urban Institute and KFF analysis of March 2005, 2006 Current Population Surveys.

Who are the uninsured women in California?

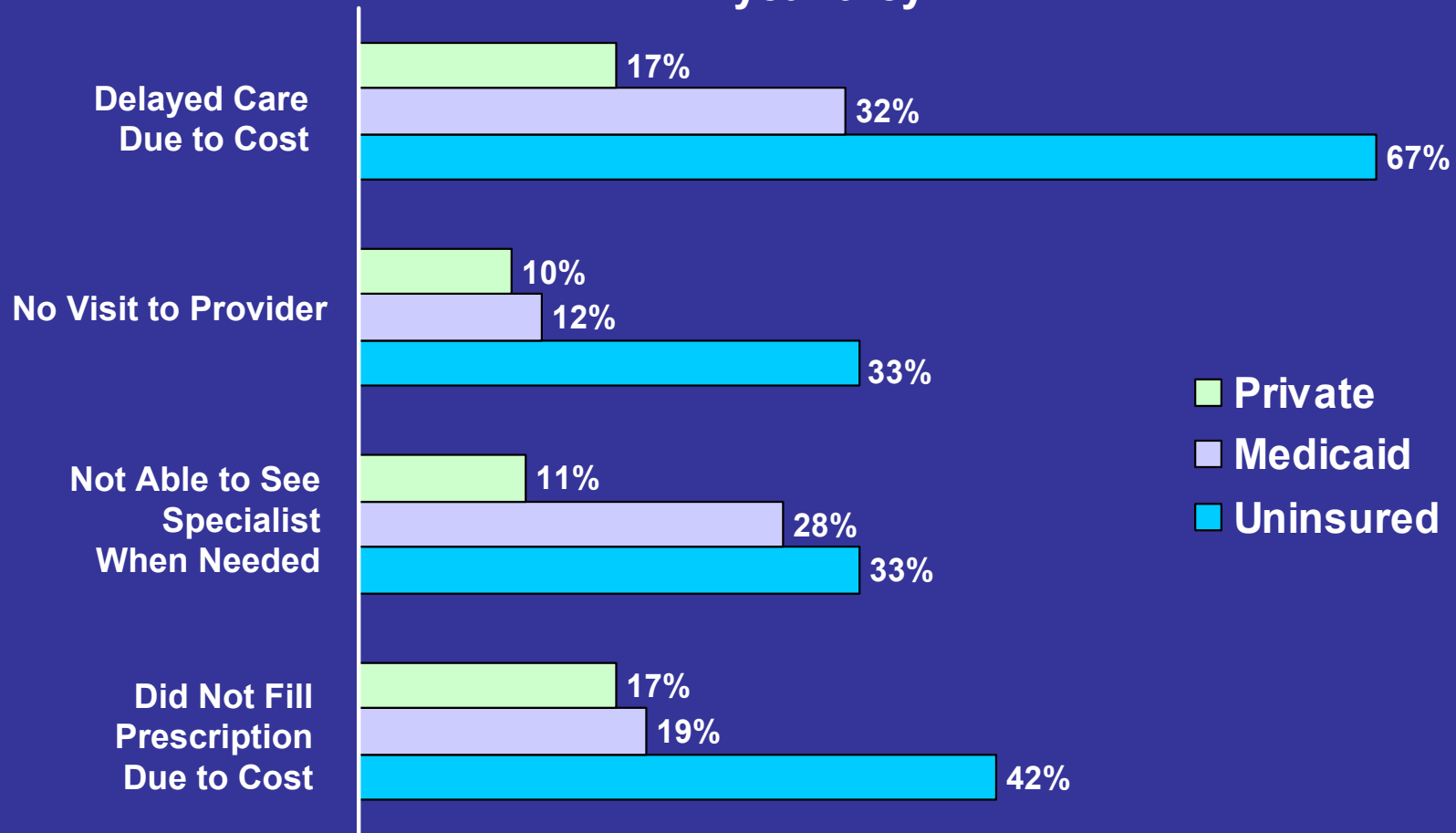
Characteristics of Uninsured Women, 2004-2005



Note: Includes women ages 18 to 64. In 2005, 100% of the federal poverty level was \$16,090 for a family of 3.
Source: Urban Institute and KFF analysis of March 2005, 2006 Current Population Surveys.

Insurance Matters!

Percentage of women reporting that in past year they:

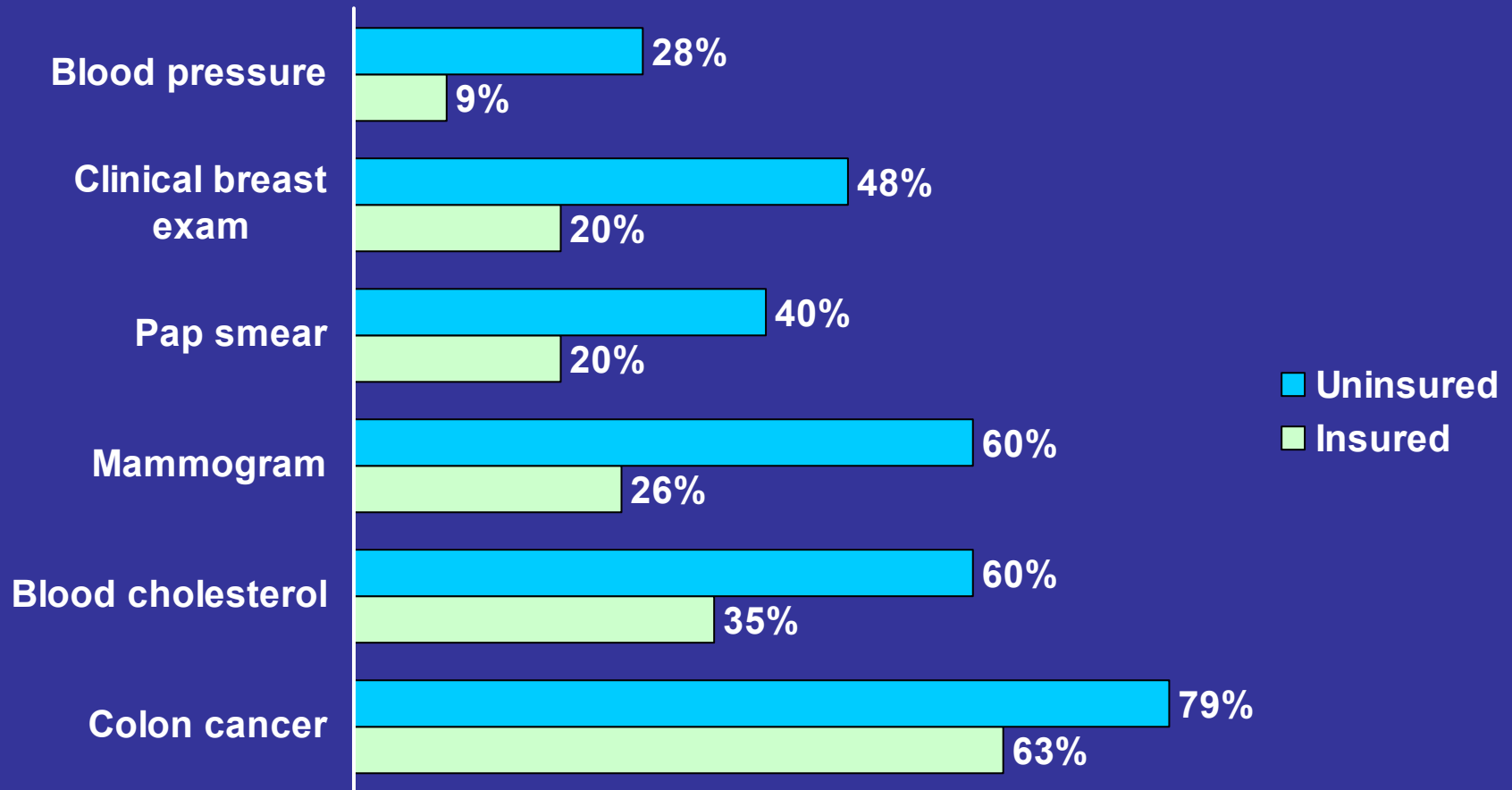


Note: Includes women ages 18 to 64.

Source: Kaiser Family Foundation, *Kaiser Women's Health Survey*, 2004

Many women fall short of getting recommended screenings, but uninsured women fare worse

Percent of women 18 to 64 reporting they have NOT received screening test in past two years:

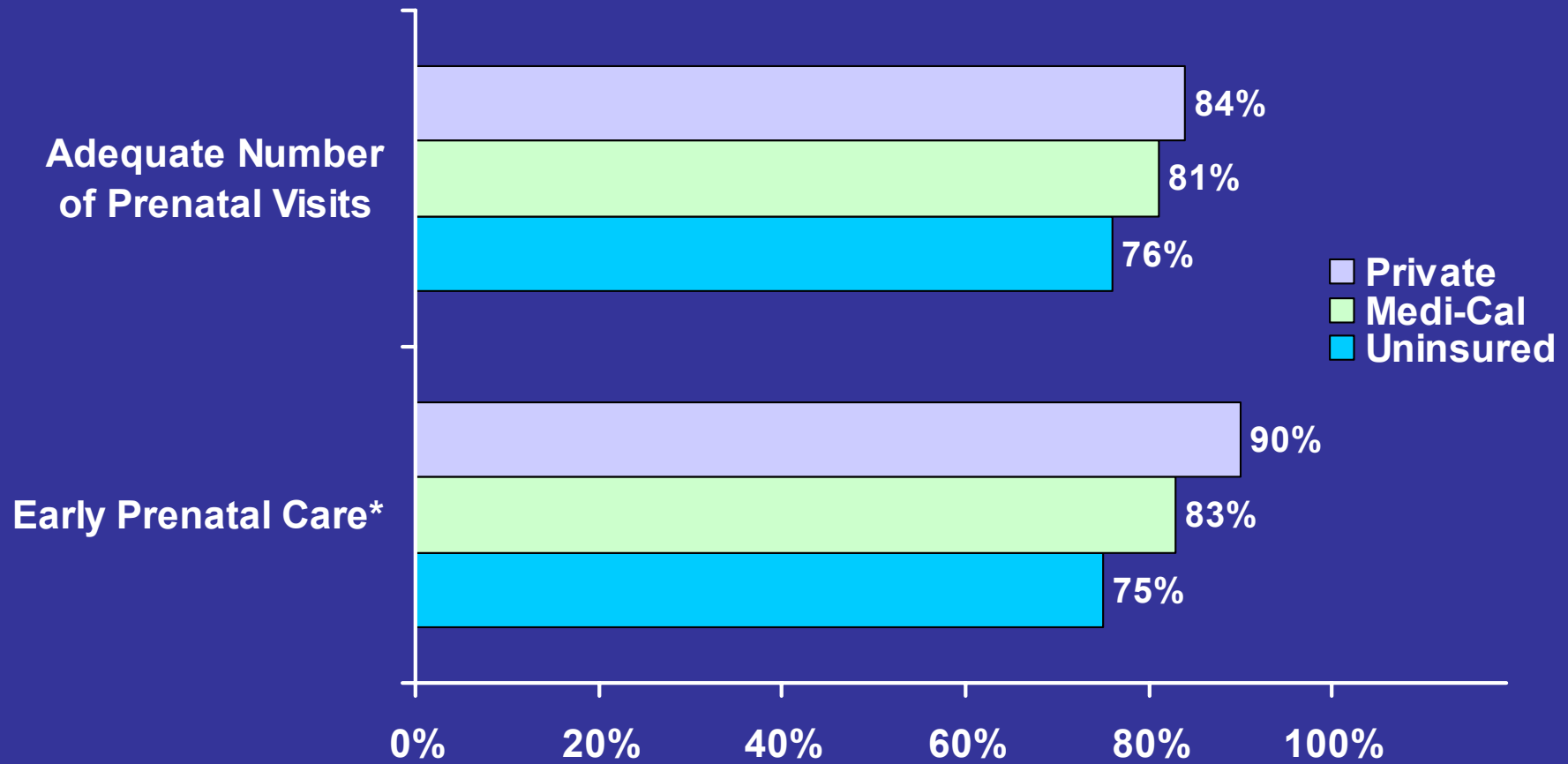


Note: Mammogram among women 40-64; Colon cancer screening among women 50 - 64; osteoporosis screening among women 45-64.

SOURCE: Kaiser Family Foundation, 2004 Kaiser Women's Health Survey.

Uninsured Women Less Likely to Receive Adequate Prenatal Care

Percentage of California women in 1999, by type of insurance coverage, having received:

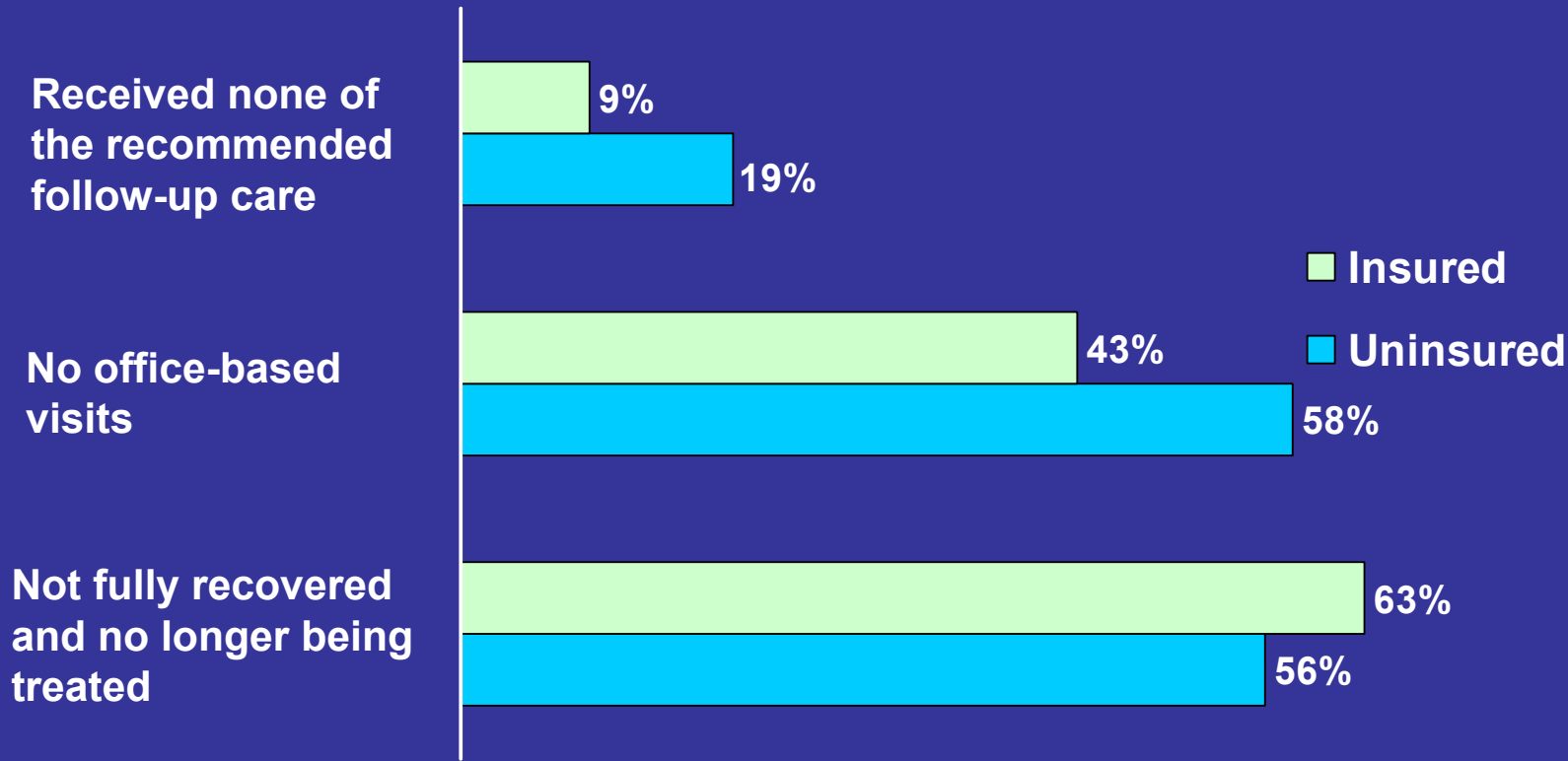


Source: Braveman et al, Promoting Access to Prenatal Care: Lessons from the California Experience, KFF 2003.

*Early prenatal care is defined as care beginning in first trimester. N = women with family incomes 200% of FPL or less. Data only for continuous coverage that began before and continued throughout pregnancy.

Uninsured less likely to obtain follow-up care when injured

Following an unintentional injury, percentage of adults who:

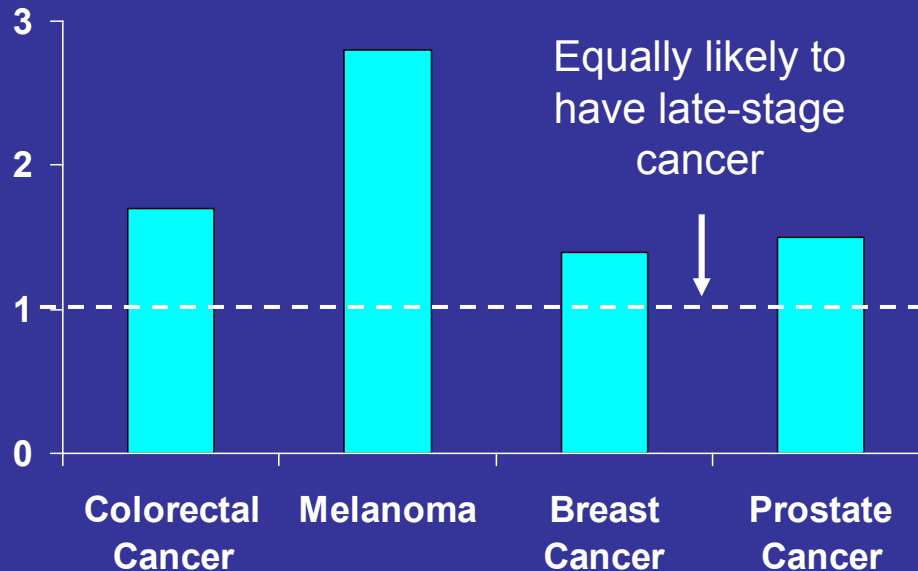


Uninsured with cancer are diagnosed later and have poorer prognosis

Diagnosis of Late-Stage Cancer, Uninsured vs. Privately Insured*

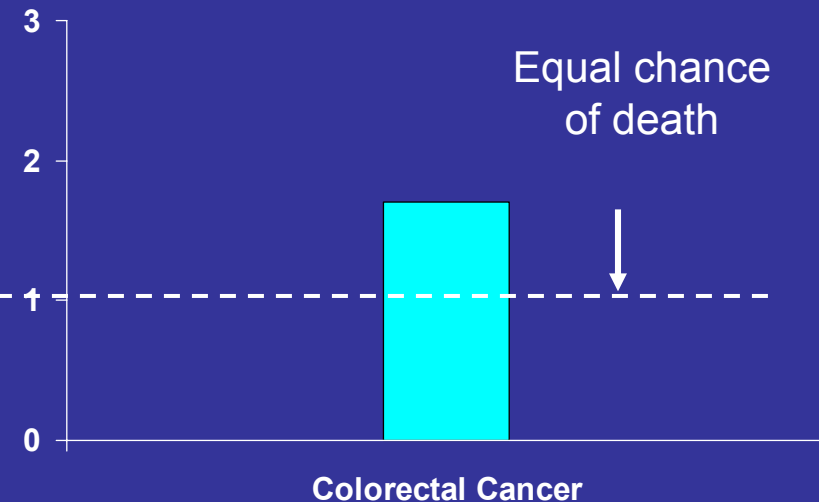
Ratio of the Probability of Diagnosis of Late vs. Early stage Cancer

Uninsured:Privately Insured

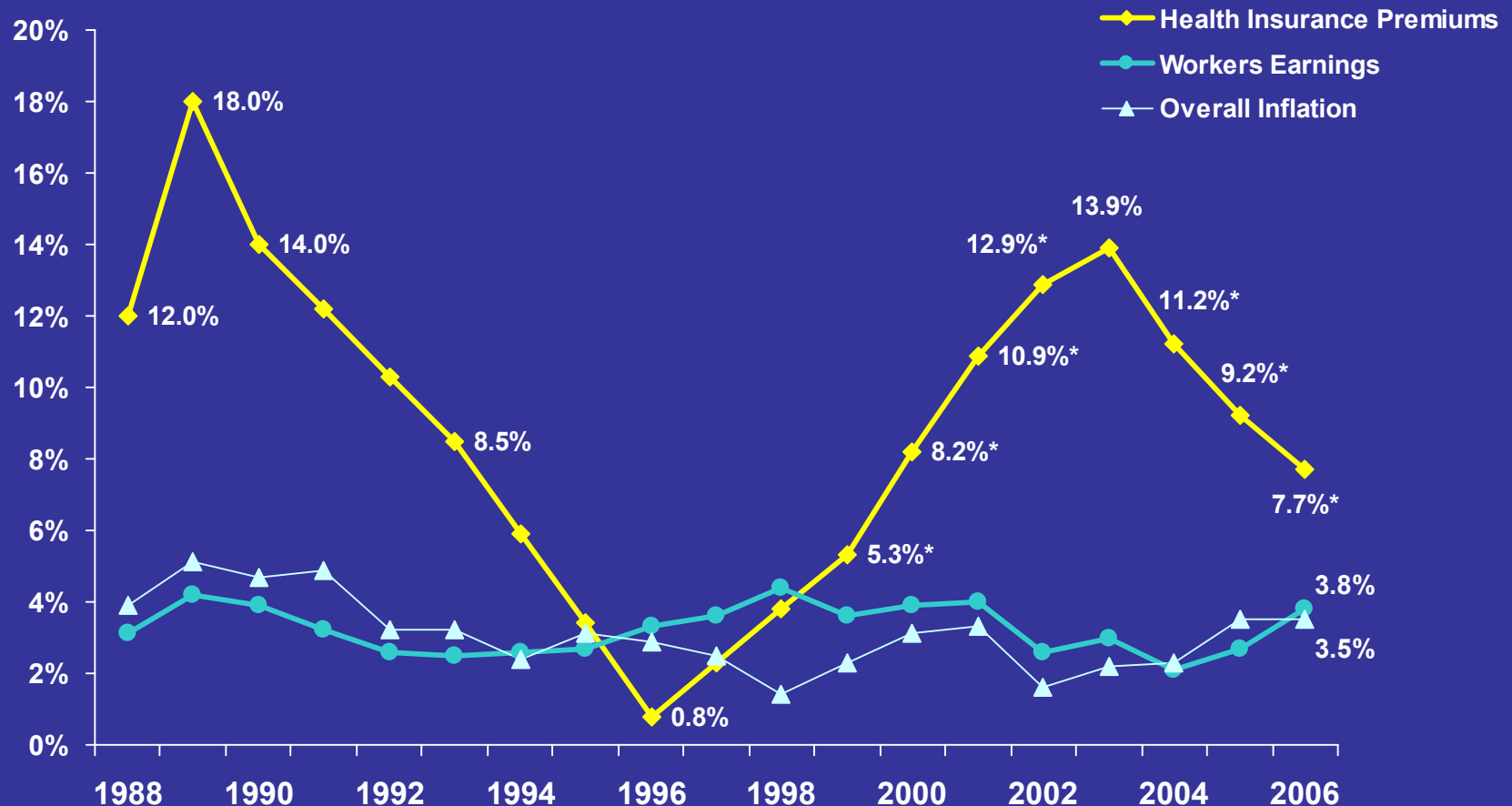


Ratio of the Risk of Death, **

Uninsured:Privately Insured



Health insurance premiums are rising faster than earnings and inflation



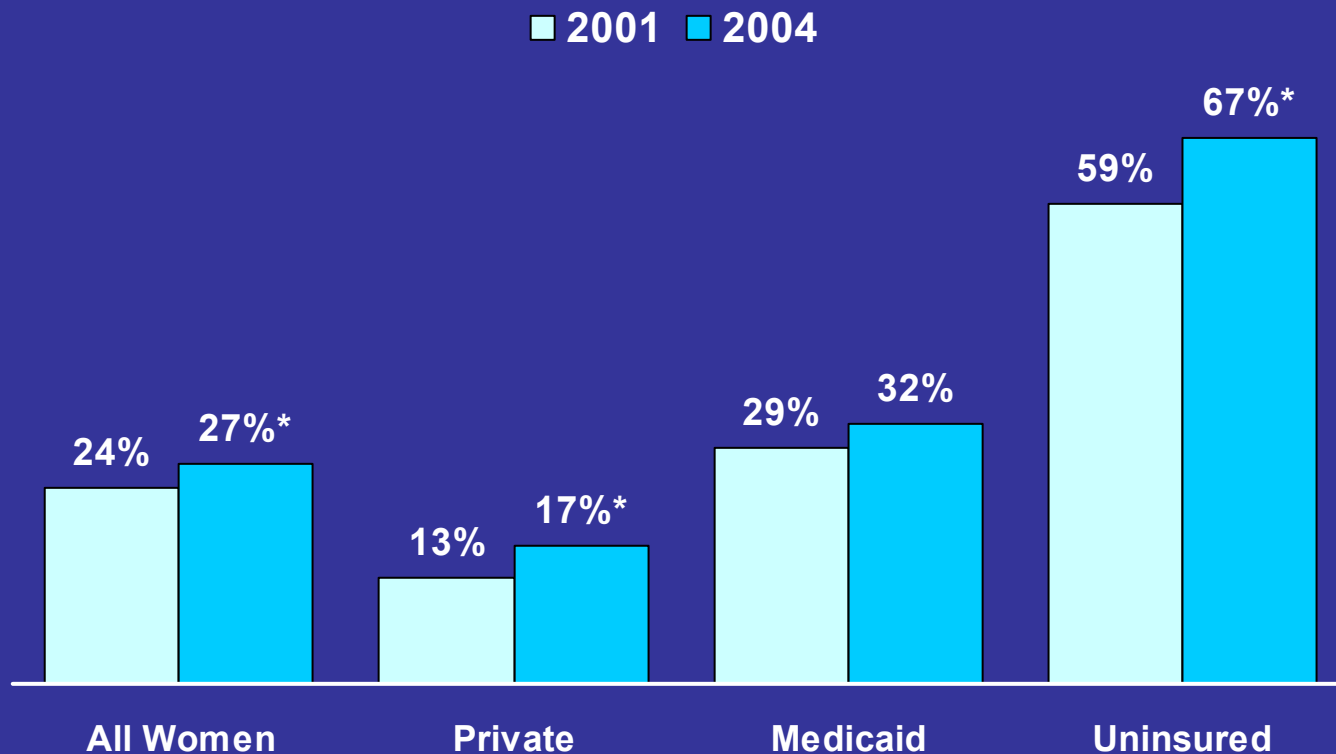
*Estimate is statistically different from the previous year shown at $p < 0.05$.

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2006; KPMG Survey of Employer-Sponsored Health Benefits, 1993, 1996; The Health Insurance Association of America (HIAA), 1988, 1989, 1990; Bureau of Labor Statistics, Consumer Price Index (U.S. City Average of Annual Inflation (April to April), 1988–2006; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1988–2006 (April to April).

But cost is increasingly a barrier to care... even for women with insurance coverage

Percent of women ages 18 to 64 reporting they delayed or went without care they thought was needed in past year due to costs:

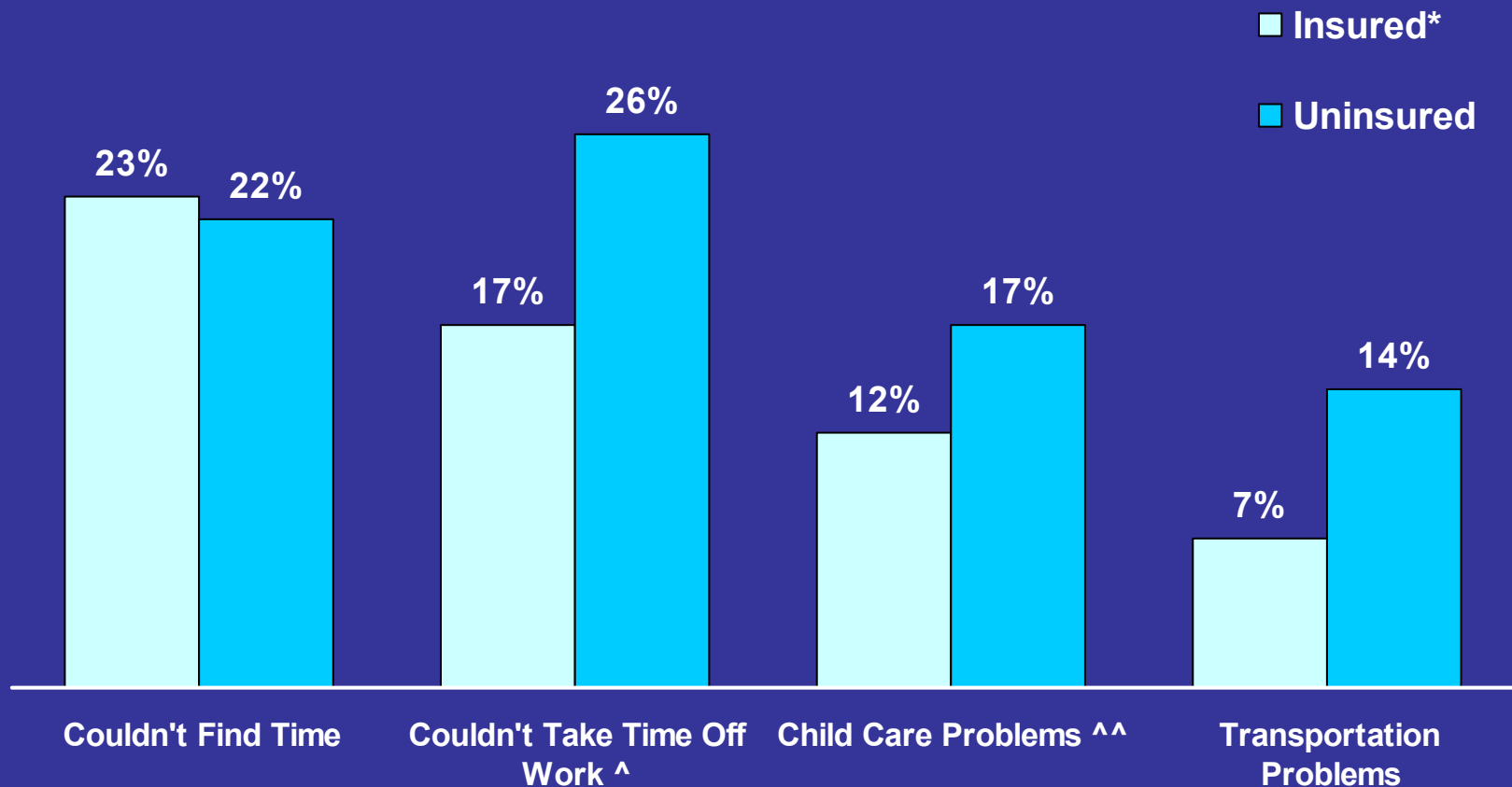


Note: * Significantly different from 2001, $p < .05$.

Source: Kaiser Family Foundation, *Kaiser Women's Health Surveys*, 2001, 2004.

And coverage is only part of the challenge...

Percent of women reporting they delayed or went without care they thought was needed in the past 12 months due to:



Notes: Includes women ages 18 and older. ^ Among women who are employed. ^^ Among women with children younger than 18 years living in household. *Insured includes those with private and/or public coverage.

Source: Kaiser Family Foundation, *Kaiser Women's Health Survey*, 2004.

Health Coverage for Women

- **Covering the uninsured is a priority women's health issue – multiple approaches under debate**
- **Women have greater health needs and different interactions with health care system, compared to men**
- **Scope of coverage matters—services important to women should be included—reproductive care, chronic illness management, mental health, dental care all important**
- **Economic, social, and logistical barriers can make it difficult for many women to access full range of health care services**
- **Addressing rising health care costs a major challenge -- particularly since women have lower incomes – few tools to control spending**